

Fill in this information to identify the case:

Debtor 1 Betty G Wilson f/k/a Betty Guy, a/k/a Betty Hardin

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Northern District of Mississippi

Case number 19-13347-JDW

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: FirstBank Court claim no. (if known): 5

Last 4 digits of any number you use to identify the debtor's account:

XXXXXX7681

Date of payment change:

Must be at least 21 days after the date of this notice

5/01/2022

New total payment:

Principal, interest, and escrow, if any

\$1,114.85

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment : \$258.34

New escrow payment: \$462.81

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____

New interest rate: _____

Current principal and interest payment _____

New principal and interest payment: _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment : \$ _____

Debtor 1 Betty G Wilson f/k/a Betty Guy, a/k/a Betty Hardin

Case Number (if known) 19-13347-JDW

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

/s/ Bradley P. Jones

Date 3/21/2022

Signature

Print: Joel W. Giddens, Kate Lachowsky-Khan, Heather Martin-Herron, & Bradley P. Jones Title Attorneys

Company Wilson & Associates, PLLC

Address 400 W. Capitol Ave., Ste 1400
Little Rock, AR 72201

Contact phone (601) 825-9508 Email jgiddens | klachowsky | hmartin-herron | bpjones@thewilsonlawfirm.com

CERTIFICATE OF SERVICE

On 3/21/2022, a copy of the foregoing Notice of Payment Change was served electronically through the electronic case filing system (ECF) upon:

Robert Hudson Lomenick, Jr.
Attorney at Law
P.O. Box 417
Holly Springs, MS 38635

Locke D. Barkley
Trustee
6360 I-55 North Suite 140
Jackson, MS 39211

and served via U.S. mail upon:

Betty G Wilson
f/k/a Betty Guy
a/k/a Betty Hardin
Debtor
9853 Pigeon Roost Park Circle
Olive Branch, MS 38654

/s/ Bradley P. Jones

Joel W. Giddens (105450)
Kathryn Lachowsky-Khan (105769)
Heather Martin-Herron (105772)
Bradley P. Jones (9731)

W&A No. 341949



PO Box 77404
Ewing, NJ 08628

Document

Page 3 of 6

Escrow Summary

Statement Date	02/08/22
Loan Number	[REDACTED]
New Mortgage Payment Amount	\$1,114.85
New Payment Effective Date	05/01/22
www.myFBmortgage.com	

BETTY HARDEN
9853 PIGEON ROOST PARK CIR
OLIVE BRANCH MS 38654-3208

Each year, we perform an escrow analysis to ensure that there are enough funds in your escrow account to pay your taxes and insurance premiums. If there are not enough funds in your account to pay the projected taxes and/or insurance premium, your account is considered to have a shortage. Your escrow account has a shortage in the amount of **\$1,537.25**.

For more information about why your taxes or insurance premium adjusted, please contact your taxing authority or your insurance company.

Below is a summary of your recent escrow activity. Please make sure to review the enclosed escrow account disclosure statement for the full details.

Annual Escrow Review

Escrow Item	Expected to Pay	Change	NOW Expect to Pay
Insurance	\$1,148.75	+	\$2,109.89
Taxes	\$1,163.07	+	\$1,260.51
Mortgage Insurance	\$0.00	+	\$646.25

Monthly Payment Comparison

Payment Itemization	Current	New
Principal and Interest	\$652.04	\$652.04
Escrow Deposit	\$246.50	\$334.71
Escrow Shortage		\$128.10
Total Payment	\$898.54	\$1,114.85

What are your options?



Take No Action and Pay Over Time

Your shortage will automatically be divided evenly over your next 12 mortgage payments. Your new monthly mortgage payment will be **\$1,114.85**, beginning with your payment which is due on **05/01/22**.

or



Pay the Shortage in Full

You can choose to pay your full shortage amount and your mortgage payment will become **\$986.75**.

If you would like to pay the shortage now:



PAY ONLINE at
www.myFBmortgage.com

Go to **"Payment"**

Select **"Make an Additional Payment"**

Enter **\$1,537.25** on the
"Additional Escrow" line to make your
escrow payment



or by **MAILING** the coupon below



Online bill pay customers, please remember to update your monthly payment with your provider.

If you have elected to have us deduct your monthly payment from your bank account, we will update the payment amount for you.

Visit www.myFBmortgage.com to view all of your escrow disbursements, account details and make payments. Prefer to receive this statement electronically? **Sign up for paperless.** Want to make your payments worry free? **Enroll in AutoPay.**

Betty Harden
9853 Pigeon Roost Park Cir
Olive Branch MS 38654-3208



Loan Number: [REDACTED]
Shortage Amount: \$1,537.25

If you choose to pay your escrow shortage of \$1,537.25 in full, your new loan payment amount will be \$986.75. Please include your loan number on your check and make it payable to "FirstBank" and send to:

PAYMENT PROCESSING CENTER
PO BOX 11733
NEWARK, NJ 07101-4733



PO Box 77404
Ewing, NJ 08628

Document Page 4 of 6



BETTY HARDEN
9853 PIGEON ROOST PARK CIR
OLIVE BRANCH MS 38654-3208

02/08/22
LOAN NO: [REDACTED]
www.myFBmortgage.com
Customer Service 855-753-6209

Please see the enclosed insert "Understanding Your Escrow Account Disclosure Statement". This handy guide is intended to help you understand your statement and answer some commonly asked questions about your escrow analysis.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

PRESENT LOAN PAYMENT

Your present payment, 11/01/21 consists of:	Principal & Interest (P & I)	\$652.04
	Escrow Deposit	\$246.50
Total Loan Payment		\$898.54

ANTICIPATED ANNUAL DISBURSEMENTS

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Bills due in the upcoming year:	Hazard Ins	\$2,109.89
	Mortgage Ins	\$646.25
	County Tax	\$1,260.51

Annual Disbursements: **\$4,016.65** One-Twelfth/Monthly Amount: **\$334.71**

ACCOUNT HISTORY

This section is the actual activity that occurred between 02/21 through 04/21. It represents the period of time between the last analysis statement date and the last analysis effective date. Over this period, an additional \$0.00 was deposited into your escrow account for interest on escrow.

Month	Actual Escrow Payments	Actual Escrow Disbursements	Actual Escrow Description	Balance
APR 2021	618.02	0.00	Beginning Balance	\$39.47
				657.49

The following statement of activity in your escrow account from 05/21 through 04/22 displays actual activity as it occurred in your escrow account during that period. Your monthly mortgage payment was \$898.54 and \$246.50 went into your escrow account. If you received Account Projections with a prior analysis, they are included again here for comparison.

Month	Payments		Disbursements		Description	Projected Escrow Account Balance	Actual Escrow Account Balance
	Projected	Actual	Projected	Actual			
					Beginning Balance	\$1,371.37	\$657.49
MAY 2021	246.50	237.96 *				1,617.87	895.45
JUN 2021	246.50	*				1,864.37	895.45
JUL 2021	246.50	237.96 *				2,110.87	1,133.41

*** CONTINUED ON REVERSE SIDE ***

AUG 2021	246.50	237.96 *				2,357.37	1,371.37
SEP 2021	246.50	246.50				2,603.87	1,617.87
OCT 2021	246.50	*				2,850.37	1,617.87
NOV 2021	246.50	739.50 *	1,148.75	2,109.89 *	HAZARD INS	1,948.12	247.48
NOV 2021				595.52 *	RHS ANNUAL F	1,948.12	-348.04
DEC 2021	246.50	246.50	646.25	*	RHS ANNUAL F	1,548.37	-101.54
DEC 2021			1,163.07	1,260.51 *	R.E. TAX	385.30	-1,362.05
JAN 2022	246.50	246.50				631.80	-1,115.55
FEB 2022	246.50	986.00 E*		E		878.30	-129.55
MAR 2022	246.50	246.50 E		E		1,124.80	116.95
APR 2022	246.50	246.50 E		E		1,371.30	363.45

An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or the date. Please note since mortgage insurance is paid monthly on the annual renewal date of the premium and PMI is paid monthly for the prior month's premium, additional asterisks report in the Account History for these items, if applicable. The letter "E" beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$2,958.07. Under Federal Law, your lowest monthly balance should not have exceeded \$493.00, or 1/6th of total anticipated payments from the account, unless your loan contract or State law specifies a lower amount.

Under your loan contract and State law your lowest monthly balance should not have exceeded \$385.30.

ACCOUNT PROJECTIONS

The following estimate of activity in your escrow account from 05/22 through 04/23 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, State law and your loan documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

Month	Anticipated Amount		Description	Projected Escrow	Required Escrow
	To Escrow	From Escrow		Account Balance	Account Balance
			Beginning Balance	\$363.45	\$1,900.70
MAY 2022	334.71			698.16	2,235.41
JUN 2022	334.71			1,032.87	2,570.12
JUL 2022	334.71			1,367.58	2,904.83
AUG 2022	334.71			1,702.29	3,239.54
SEP 2022	334.71			2,037.00	3,574.25
OCT 2022	334.71			2,371.71	3,908.96
NOV 2022	334.71	2,109.89	HAZARD INS	596.53	2,133.78
DEC 2022	334.71	646.25	RHS ANNUAL	284.99	1,822.24
DEC 2022		1,260.51	R.E. TAX	-975.52	561.73
JAN 2023	334.71			-640.81	896.44
FEB 2023	334.71			-306.10	1,231.15
MAR 2023	334.71			28.61	1,565.86
APR 2023	334.71			363.32	1,900.57

Your Projected Escrow Account Balance as of 04/30/22 is \$363.45. Your Required Beginning Escrow Balance according to this analysis should be \$1,900.70.

This means you have a Shortage of \$1,537.25. Per Federal law, the shortage may be collected from you over 12 months or more unless it is less than 1 month's deposit. If so, we may require payment within 30 days. We will collect the shortage over 12 months.

Once during this period, your Required Escrow Account Balance should be reduced to \$561.73 as shown in December. This amount represents the cushion selected by us as allowed by your loan contract, Federal and State law.

NEW LOAN PAYMENT

Your new payment consists of:	Principal & Interest (P & I)	\$652.04
	Escrow Deposit	\$334.71
	Escrow Shortage Amount	\$128.10
New Loan Payment	Beginning on May 1, 2022	\$1,114.85

Important Notes:

Automatic Draft Customers: If you're enrolled in Automatic Drafting, any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn from your account.

Adjustable Rate Mortgage Customers: If your loan has an adjustable interest rate your monthly principal and interest payment may change prior to your next Escrow Analysis.

*** CONTINUED ON NEXT PAGE ***

Insurance Renewal/Changing Insurance Companies: Upload proof of insurance coverage at www.MyCoverageInfo.com using PIN: CEN300.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING, THIS LOAN STATEMENT IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT INDEBTEDNESS AS YOUR PERSONAL OBLIGATION.

Should you have any questions about this Escrow Analysis, please call our Customer Service Department at 855-753-6209.

